

Debtor 1 Stacy V. Jackson

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of PA  
(State)

Case number 19-11689-amc

## Form 4100R

## Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

## Part 1: Mortgage Information

Name of creditor: U.S. Bank National Association, not in its individual capacity, but solely as Trustee  
for RMTP Trust, Series 2021 Cottage-TT-V

Court claim no. (if known):  
11-1

Last 4 digits of any number you use to identify the debtor's account: 2980

Property address: 417 E. Slocum Street

Number Street

Philadelphia PA 19119  
City State ZIP Code

## Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

## Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 12 / 01 / 2023  
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 5,033.53
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 40.00 \*
- c. **Total.** Add lines a and b. (c) \$ 4,115.66 \*\*

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

12 / 01 / 2023  
MM / DD / YYYY

\* PPFN filed 12/09/2022 IAO \$40.00

\*\* Minus Suspense Balance of \$957.87

Debtor 1 Stacy V. Jackson Case number (if known) 19-11689-amc  
First Name Middle Name Last Name

**Part 4:** Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5:** Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/Lauren Moyer  
Signature

Date 05 / 03 / 2024

Print Lauren Moyer  
First Name Middle Name Last Name

Title Creditor's Attorney

Company Friedman Vartolo LLP

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 1325 Franklin Avenue, Suite 160  
Number Street

Garden City NY 11530  
City State ZIP Code

Contact phone (212) 471 - 5100

Email bankruptcy@friedmanvartolo.com

Pmt Due/Comments	Amt Due	Date Received	Amt Rec'd	Pmt Satisfied	To/From Suspense	Suspense Balance
Begin Suspense					\$ -	\$ -
4/1/2019	\$ 994.30	3/30/2019	\$ 1,170.00	4/1/2019	\$ 175.70	\$ 175.70
5/1/2019	\$ 994.30	4/30/2019	\$ 820.00	5/1/2019	\$ (174.30)	\$ 1.40
6/1/2019	\$ 994.30	5/30/2019	\$ 994.30	6/1/2019	\$ -	\$ 1.40
7/1/2019	\$ 994.30	6/29/2019	\$ 994.30	7/1/2019	\$ -	\$ 1.40
8/1/2019	\$ 994.30	7/31/2019	\$ 994.30	8/1/2019	\$ -	\$ 1.40
		9/5/2019	\$ 944.30		\$ 944.30	\$ 945.70
9/1/2019	\$ 994.30	9/30/2019	\$ 944.30	9/1/2019	\$ (50.00)	\$ 895.70
10/1/2019	\$ 994.30	10/30/2019	\$ 994.30	10/1/2019	\$ -	\$ 895.70
11/1/2019	\$ 994.30	11/29/2019	\$ 944.30	11/1/2019	\$ (50.00)	\$ 845.70
12/1/2019	\$ 994.30	1/8/2020	\$ 944.30	12/1/2019	\$ (50.00)	\$ 795.70
1/1/2020	\$ 994.30	2/13/2020	\$ 994.00	1/1/2020	\$ (0.30)	\$ 795.40
2/1/2020	\$ 994.30	3/2/2020	\$ 994.30	2/1/2020	\$ -	\$ 795.40
3/1/2020	\$ 993.30	4/13/2020	\$ 993.30	3/1/2020	\$ -	\$ 795.40
4/1/2020	\$ 993.30	5/20/2020	\$ 994.30	4/1/2020	\$ 1.00	\$ 796.40
5/1/2020	\$ 993.30	6/3/2020	\$ 994.30	5/1/2020	\$ 1.00	\$ 797.40
6/1/2020	\$ 993.30	7/9/2020	\$ 994.30	6/1/2020	\$ 1.00	\$ 798.40
7/1/2020	\$ 993.30	8/10/2020	\$ 993.30	7/1/2020	\$ -	\$ 798.40
8/1/2020	\$ 993.30	9/2/2020	\$ 993.30	8/1/2020	\$ -	\$ 798.40
9/1/2020	\$ 993.30	10/14/2020	\$ 993.00	9/1/2020	\$ (0.30)	\$ 798.10
10/1/2020	\$ 993.30	11/13/2020	\$ 994.30	10/1/2020	\$ 1.00	\$ 799.10
11/1/2020	\$ 993.30	1/21/2021	\$ 994.30	11/1/2020	\$ 1.00	\$ 800.10
12/1/2020	\$ 993.30	1/26/2021	\$ 994.30	12/1/2020	\$ 1.00	\$ 801.10
1/1/2021	\$ 993.30	3/29/2021	\$ 983.38	1/1/2021	\$ (9.92)	\$ 791.18
2/1/2021	\$ 983.38	4/14/2021	\$ 983.38	2/1/2021	\$ -	\$ 791.18
3/1/2021	\$ 983.38	5/12/2021	\$ 983.38	3/1/2021	\$ -	\$ 791.18
4/1/2021	\$ 983.38	6/28/2021	\$ 983.38	4/1/2021	\$ -	\$ 791.18
5/1/2021	\$ 983.38	7/14/2021	\$ 983.38	5/1/2021	\$ -	\$ 791.18
6/1/2021	\$ 983.38	7/27/2021	\$ 983.38	6/1/2021	\$ -	\$ 791.18
7/1/2021	\$ 983.38	8/26/2021	\$ 983.38	7/1/2021	\$ -	\$ 791.18
8/1/2021	\$ 983.38	10/11/2021	\$ 983.38	8/1/2021	\$ -	\$ 791.18
9/1/2021	\$ 983.38	1/6/2022	\$ 1,967.39	9/1/2021	\$ 984.01	\$ 1,775.19
10/1/2021	\$ 983.38			10/1/2021	\$ (983.38)	\$ 791.81
11/1/2021	\$ 983.38	2/24/2022	\$ 985.00	11/1/2021	\$ 1.62	\$ 793.43
12/1/2021	\$ 983.38	4/12/2022	\$ 985.00	12/1/2021	\$ 1.62	\$ 795.05
1/1/2022	\$ 983.38	4/28/2022	\$ 985.00	1/1/2022	\$ 1.62	\$ 796.67
2/1/2022	\$ 984.01	7/7/2022	\$ 985.00	2/1/2022	\$ 0.99	\$ 797.66
						\$ 797.66
3/1/2022	\$ 984.01				\$ (984.01)	\$ (186.35)
4/1/2022	\$ 984.01				\$ (984.01)	\$ (1,170.36)
5/1/2022	\$ 984.01				\$ (984.01)	\$ (2,154.37)
6/1/2022	\$ 984.01				\$ (984.01)	\$ (3,138.38)
7/1/2022	\$ 984.01				\$ (984.01)	\$ (4,122.39)
8/1/2022	\$ 984.01				\$ (984.01)	\$ (5,106.40)
Attorney's Fees/Costs	\$ 1,238.00				\$ (1,238.00)	\$ (6,344.40)

03/01/2022 to 08/01/2022 PMTS iao \$984.01 Less susp \$947.96 including Fess 1238.00 REPMT TERMS 5K LUMP SUM by 8-31-22 and 6 pmts of 199.02 from 9-15-22 to						
lump sum pymt	\$ 5,000.00	8/30/2022	\$ 5,000.00		\$ -	\$ -
9/1/2022	\$ 984.01	8/30/2022	\$ 984.01	9/1/2022	\$ -	\$ -
9/15/2022	\$ 199.02	10/11/2022	\$ 199.02	9/15/2022	\$ -	\$ -
10/1/2022	\$ 984.01	10/11/2022	\$ 984.01	10/1/2022	\$ -	\$ -
10/15/2022	\$ 199.02	11/17/2022	\$ 199.02	10/15/2022	\$ -	\$ -
11/1/2022	\$ 984.01	11/17/2022	\$ 984.01	11/1/2022	\$ -	\$ -
11/15/2022	\$ 199.02	12/15/2022	\$ 199.02	11/15/2022	\$ -	\$ -
12/1/2022	\$ 984.01	12/15/2022	\$ 984.01	12/1/2022	\$ -	\$ -
12/15/2022	\$ 199.02	1/27/2023	\$ 199.02	12/15/2022	\$ -	\$ -
1/1/2023	\$ 984.01	1/27/2023	\$ 994.01	1/1/2023	\$ 10.00	\$ 10.00
1/15/2023	\$ 199.02	3/13/2023	\$ 199.02	1/15/2023	\$ -	\$ 10.00
2/1/2023	\$ 988.01	3/13/2023	\$ 984.01	2/1/2023	\$ (4.00)	\$ 6.00
2/15/2023	\$ 199.02	4/11/2023	\$ 199.02	2/15/2023	\$ -	\$ 6.00
		4/11/2023	\$ 788.99		\$ 788.99	\$ 794.99
	\$ 988.01	5/15/2023	\$ 988.01	3/1/2023	\$ -	\$ 794.99
	\$ 988.01	6/12/2023	\$ 988.01	4/1/2023	\$ -	\$ 794.99
	\$ 988.01	7/14/2023	\$ 988.01	5/1/2023	\$ -	\$ 794.99
	\$ 988.01	8/15/2023	\$ 988.01	6/1/2023	\$ -	\$ 794.99
	\$ 988.01	11/15/2023	\$ 1,062.93	7/1/2023	\$ 74.92	\$ 869.91
	\$ 988.01	12/7/2023	\$ 1,000.00	8/1/2023	\$ 11.99	\$ 881.90
	\$ 988.01	1/8/2024	\$ 1,000.00	9/1/2023	\$ 11.99	\$ 893.89
	\$ 988.01	2/15/2024	\$ 1,020.00	10/1/2023	\$ 31.99	\$ 925.88
	\$ 988.01	3/25/2024	\$ 1,020.00	11/1/2023	\$ 31.99	\$ 957.87
12/1/2023	\$ 988.01				\$ (988.01)	\$ (30.14)
1/1/2024	\$ 988.01				\$ (988.01)	\$ (1,018.15)
2/1/2024	\$ 1,019.17				\$ (1,019.17)	\$ (2,037.32)
3/1/2024	\$ 1,019.17				\$ (1,019.17)	\$ (3,056.49)
4/1/2024	\$ 1,019.17				\$ (1,019.17)	\$ (4,075.66)
PPFN 12/9/22	\$ 40.00				\$ (40.00)	\$ (4,115.66)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Stacy V. Jackson  
Debtor

CASE NO.: 19-11689-amc

Fay Servicing, LLC as servicer for U.S.  
Bank National Association, not in its  
individual capacity, but solely as Trustee  
for RMTP Trust, Series 2021 Cottage-TT-  
V  
v.

CHAPTER 13

Judge: Ashely M. Chan

Stacy V. Jackson  
Kenneth E. West - Bankruptcy Trustee  
Respondents

**CERTIFICATE OF SERVICE**

I certify under penalty of perjury that I served the above captioned pleading on the parties at the addresses specified below or on the attached list on May 3, 2024.

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was first-class mail and electronic notification.

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the full name, email address, and where applicable the full name of the person or entity represented, for each party served by electronic transmission is listed under the heading "Service by NEF," and the full name and complete postal address for each party served by mail, is listed under the heading "Service by First-Class Mail."

EXECUTED ON: May 3, 2024

By: /s/ Lauren Moyer  
Lauren Moyer, Esq.  
**FRIEDMAN VARTOLO LLP**  
Attorneys for Movant  
1325 Franklin Avenue, Suite 160  
Garden City, NY 11530  
T: (212) 471-5100  
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[Bankruptcy@FriedmanVartolo.com](mailto:Bankruptcy@FriedmanVartolo.com)

**Service by Regular Mail**

Stacy V. Jackson  
417 East Slocum Street  
Philadelphia, PA 19119  
***Bankruptcy Debtor***

**Service by NEF**

David B. Spitofsky  
516 Swede Street  
Norristown, PA 19401  
***Debtor's Attorney***

Kenneth E. West  
1234 Market Street, Suite 1813  
Philadelphia, PA 19107  
***Bankruptcy Trustee***

United States Trustee  
Office of the U.S. Trustee  
Robert N.C. Nix Federal Building  
900 Market Street – Suite 320  
Philadelphia, PA 19107  
***United States Trustee***